United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 21-00411-HWV
Aldona Wilusz Chapter 13

Giovanni Gambino Debtors

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3
Date Rcvd: May 04, 2021 Form ID: pdf002 Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
 - regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2021:

Recip ID	Recipient Name and Address	
db/jdb	+ Aldona Wilusz, Giovanni Gambino, 5 Twin Oaks Road, Hazleton, PA 18202-1135	
5393087	 BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El TX 79998 	Paso,
5393641	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284	
5393088	+ Berkheimer, PO Box 25132, Lehigh Valley, PA 18002-5132	
5393091	+ Ccs/First National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478	
5393092	+ Cross Valley F C U, 640 Baltimore Dr, Wilkes Barre, PA 18702-7943	
5393095	+ First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868	
5398503	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Tex 75001-9013	as
5393098	+ Leszek Jackowski, 640 Jubilee Street, Melbourne, FL 32940-7682	
5405231	+ Leszek Jackowski, P.O. Box 411131, Melbourne, FL 32941-1131	
5393100	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904	
5393101	+ Marinerfin, 5802 E. Virginia Beach Blvd, Suite 121, Norfolk, VA 23502-2483	
5393102	+ Merchant One Inc, 524 W. 41st St., Miami Beach, FL 33140-3528	
5399734	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037	
5393103	+ Midland Funding, 350 Camino De La Reina, San Diego, CA 92108-3007	
5393108	+ Rs Clark And Associate, 12990 Pandora Dr Ste 150, Dallas, TX 75238-5256	
5393112	+ Thomas & Amy Figas, 671 E. Second St., Weatherly, PA 18255-1511	
5393113	+ Thomas Figas & Amy Figas, 671 E. Second St., Weatherly, PA 18255-1511	
5404270	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013	
5393114	Toyota Mtr, 111 W 22nd St Suite 420, Oakbrook, IL 60521	
5402809	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108	
5393115	Wells Fargo, PO Box 51193, Los Angeles, CA 90051-5493	
5393116	+ Wells Fargo Bank, 101 N. Phillips St., Sioux Falls, SD 57104-6714	
5396177	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438	

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID cr	Notice Type: Email Address + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove	Date/Time	Recipient Name and Address
Ci	- Elimant DT. Trait_Stat_Cribb_CribtTtDC portionofecove	May 04 2021 20:17:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5402669	+ Email/Text: bankruptcy@bbandt.com		
		May 04 2021 19:06:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
5393089	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		
		May 04 2021 20:17:07	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
5393090	+ Email/Text: BKBCNMAIL@carringtonms.com		
		May 04 2021 19:06:00	Carrington Mortgage Se, 1600 S Douglass Rd Ste 1, Anaheim, CA 92806-5951

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Date Revu. May	04, 2021 Tomi ib. po	11002	Total Noticed. 40
5407693	+ Email/Text: BKBCNMAIL@carringtonms.com	May 04 2021 19:06:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
5393099	Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2021 20:10:16	Macys/Dsnb, Po Box 8218, Mason, OH 45040
5398398	Email/Text: bnc-quantum@quantum3group.com	May 04 2021 19:06:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5393701	Email/Text: mrdiscen@discover.com	May 04 2021 19:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5393093	+ Email/Text: mrdiscen@discover.com	May 04 2021 19:06:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
5393096	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 04 2021 19:06:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5393097	Email/PDF: ais.chase.ebn@americaninfosource.com	May 04 2021 20:09:31	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
5393104	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2021 19:06:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0001
5402057	Email/Text: Bankruptcy.Notices@pnc.com	May 04 2021 19:06:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5393105	Email/Text: Bankruptcy.Notices@pnc.com	May 04 2021 19:06:00	Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009
5406366	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecov	ery.com May 04 2021 20:17:27	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5393106	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecov	ery.com May 04 2021 20:12:45	Portfolio, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952
5393107	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecov	ery.com May 04 2021 20:12:43	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk, VA 23502-4952
5393109	+ Email/PDF: gecsedi@recoverycorp.com	May 04 2021 20:12:13	Syncb/Amaz, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5393110	+ Email/PDF: gecsedi@recoverycorp.com	May 04 2021 20:16:39	Syncb/Sams, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5393142	+ Email/PDF: gecsedi@recoverycorp.com	May 04 2021 20:16:43	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5393111	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2021 20:12:51	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
5393094	Email/Text: RPSBankruptcyBNCNotification@usbank.com	m May 04 2021 19:06:00	Elan Financial Service, Po Box 790084, Saint Louis, MO 63179

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

5406832 *+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2021 at the address(es) listed below:

Name Email Address

Adam R Weaver

on behalf of Debtor 2 Giovanni Gambino AttyWeaver@icloud.com

Adam R Weaver

on behalf of Debtor 1 Aldona Wilusz AttyWeaver@icloud.com

Jack N Zaharopoulos (Trustee)

jzaharopoulos@pamd13trustee.com

Rebecca Ann Solarz

on behalf of Creditor Wells Fargo Bank N.A. as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC1 Asset-Backed

Pass-Through Certificates. bkgroup@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	CHAPTER 13
Aldona Wilusz, and	CASE NO. 5-bk-
Giovanni Gambino,	✓ ORIGINAL PLAN
Debtors.	AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
	Number of Motions to Avoid Liens
	Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	✓ Included		Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	Included	~	Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G.	Included	~	Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1.	To date, the Debtor paid \$_0.00	(enter \$0 if no payments have been
	made to the Trustee to date). Debtor	shall pay to the Trustee for the remaining
	term of the plan the following payme	nts. If applicable, in addition to monthly
		nduit payments through the Trustee as set
	forth below. The total base plan is \$5	39,600.00 , plus other payments and
	property stated in § 1B below:	To the Mark Committee of the State of the S

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
03/2021	02/2024	1,100.00	0.00	1,100.00	\$39,600.00
				Total Payments:	39,600.00

- 2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
- 3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
- 4. CHECK ONE: (✔) Debtor is at or under median income. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.

() Debtor is over media	in income. Debtor estimates that a
minimum of \$	must be paid to allowed
unsecured creditors in orde	er to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

		1.	The Debtor estimates that the liquidation value of this estate is \$\frac{32,600.74}{}. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)
	Chec	k one o	f the following two lines.
	_		ssets will be liquidated. If this line is checked, skip \S 1.B.2 and complete \S 1.B.3 plicable.
		Certa	in assets will be liquidated as follows:
			In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ from the sale of property known and designated as All sales shall be completed by, 20 If the property does not sell by the date specified, then the disposition of the property shall be as follows: Other payments from any source(s) (describe specifically) shall be paid to
2.	SECURE	ED CL	AIMS.
	A. Pre-C	Confirm	nation Distributions. Check one.
	<u> </u>	one. If	"None" is checked, the rest of § 2.A need not be completed or reproduced.
	th of	e Debte	e protection and conduit payments in the following amounts will be paid by or to the Trustee. The Trustee will disburse these payments for which a proof has been filed as soon as practicable after receipt of said payments from the

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

- The Trustee will not make a partial payment. If the Debtor makes a partial plan
 payment, or if it is not paid on time and the Trustee is unable to pay timely a payment
 due on a claim in this section, the Debtor's cure of this default must include any
 applicable late charges.
- 2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

	None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.
<u> </u>	Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Carrington Morgage Services	Primary Residence	8619
Toyota Financial Services	2017 Toyota Tundra	2099

residence). Check	one.	ms secured by	Debtor's princ	einal
None. If "Non	e" is checked, the rest of §	2.C need not be	completed or i	reproduced.
The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:				
Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)				
None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.				
The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle				

C. Arrears (Including, but not limited to, claims secured by Debtor's principal

acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

- The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
- 2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
- 3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

E. Secured claims for which a § 506 valuation is applicable. Check one.

~	None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.
	Claims listed in the subsection are debts secured by property not described in § 2.D of
	this plan. These claims will be paid in the plan according to modified terms, and liens
	retained until the earlier of the payment of the underlying debt determined under
	nonbankruptcy law or discharge under §1328 of the Code. The excess of the
	creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or
	"NO VALUE" in the "Modified Principal Balance" column below will be treated as
	an unsecured claim. The liens will be avoided or limited through the plan or Debtor
	will file an adversary or other action (select method in last column). To the extent not
	already determined, the amount, extent or validity of the allowed secured claim for
	each claim listed below will be determined by the court at the confirmation hearing.
	Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid,
	payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

F. <u>S</u> ı	urrender of Collateral. Ch			
_	None. If "None" is check The Debtor elects to surre the creditor's claim. The approval of any modified the collateral only and the allowed unsecured claim in Part 4 below.	ender to each creditor Debtor requests that plan the stay under \$130 at the stay under \$130	r listed below the upon confirmati 11 U.S.C. §362(a 01 be terminated	e collateral that secures on of this plan or upon a) be terminated as to in all respects. Any
N	Name of Creditor	Description	of Collateral t	o be Surrendered

Name of Creditor	Description of Collateral to be Surrendered

G.	Lien Avoidance.	Do not use for mortgages or for statutory liens, such as tax liens.	Check
	one.		

None. If "None" is checked, the rest of § 2.G need not be completed or repre	duced
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money liens	noves to avoid the follor of the following creditor or consensual liens such	wing judicial and/or nongrs pursuant to § 522(f) (the as mortgages).	possessory, nonpurchase nis § should not be used
Name of Lien Holder			
Lien Description For judicial lien, include court and docket number.			
Description of the liened property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			
by the United 2. Attorney's fe a. In additional amount of presumpt b. \$200.00	Claims S. Percentage fees payar States Trustee. S. Complete only one of the retainer of \$	already paide plan. This represents the cified in L.B.R. 2016-2(due to be adjusted in L.B.R.)	d by the Debtor, the ne unpaid balance of the e); or
Payment	of such lodestar compen	ment between the Debtor sation shall require a sep by the Court pursuant to	parate fee application
 Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines. 			
	If "None" is checked, t duced.	he rest of § 3.A.3 need no	ot be completed or
The fe	ollowing administrative	claims will be paid in ful	1.
	:	3	

Name of Creditor	Estimated Total Payment

B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	1,000.00
PA Department of Revenue	500.00
Berkheimer / HAB-EIT	100.00

C. <u>Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B)</u>. Check one of the following two lines.

~	None. If "None" is checked, the rest of § 3.C need not be completed or
	reproduced.

	The allowed priority claims listed below are based on a domestic support
	obligation that has been assigned to or is owed to a governmental unit and will be
	paid less than the full amount of the claim. This plan provision requires that
	payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).

Name of Creditor	Estimated Total Payment
	×
	ľ

4. UNSECURED CLAIMS

following two lines.

Non repr	e. If "None" is chec oduced.	ked, the res	t of § 4.A n	need not be co	ompleted or				
To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.									
Name of Credito		for Special sification	Am	timated I nount of Claim	nterest Rate	Estimated Total Payment			
 B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes. 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines. 									
None. If "None" is checked, the rest of § 5 need not be completed or reproduced. The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:									
Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject			
Leszek Jackowski*	Property Lease	2,280.42	0%	0.00	0.00	Assume			
*See Plan Provision below									
						1			

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the

6. VESTING OF PROPERTY OF THE ESTATE. Property of the estate will vest in the Debtor upon Check the applicable line: plan confirmation. entry of discharge. closing of case. 7. DISCHARGE: (Check one) (v) The debtor will seek a discharge pursuant to § 1328(a). () The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f). 8. ORDER OF DISTRIBUTION: If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be r	nade by the Trustee in the following order
Level 1:	
Level 4:	
Level 5:	
Level 7:	
Level 8:	

If the above Levels are filled in, the rest of \S 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Debtor assumes the Executory Contract/Property Lease with Intent to Own (the "Agreement") with Leszek Jackowski.

Dated: 2/27/21

Attorney for Debtor

Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.